

Benefits Handbook Date October 1, 2024

## **Contact Information**

Marsh McLennan



# Contact Information

*For questions not answered in this handbook, or to follow up on a claim, learn more about a network, etc., please use the contact information below.*

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## For questions about...

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### Medical

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#### Aetna

#### **Claims Administrator**

Aetna  
 P.O. Box 981106  
 El Paso, TX 79998-1106  
 Phone: +1 866 210 7858  
 Website: [www.aetna.com](http://www.aetna.com)  
 Group #: 868802

(Be sure to check your claim form or instructions for the address of the claims processing office.)

#### **Pharmacy Benefits Manager**

CVS Caremark  
 One CVS Drive  
 Woonsocket, RI 02895  
 Phone: +1 844 449 0362  
 Website: [www.caremark.com](http://www.caremark.com)  
 Group #: 21CW

#### **Prescription Drug Programs:**

- Rx Savings Solutions  
 Phone: +1 800 268 4476  
 Website: <https://mmc.rxsavingsolutions.com>
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**For questions about...**


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**Anthem BlueCross  
BlueShield**

***Claims Administrator***

Anthem BlueCross BlueShield  
P.O. Box 105187  
Atlanta, GA 30348-5187  
Phone: +1 855 570 1150  
Website: www.anthem.com  
Group #: 270146

(Be sure to check your claim form or instructions for the address of the claims processing office.)

***Pharmacy Benefits Manager***

CVS Caremark  
One CVS Drive  
Woonsocket, RI 02895  
Phone: +1 844 449 0362  
Website: www.caremark.com  
Group #: 21CW

**Prescription Drug Programs:**

- Rx Savings Solutions  
Phone: +1 800 268 4476  
Website: <https://mmc.rxsavingsolutions.com>
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**Kaiser**

***Claims Administrator***

Website: www.kp.org

**Kaiser Permanente – Northern CA**

Kaiser Foundation Health Plan, Inc.  
P.O. Box 12923  
Oakland, CA 94612  
Phone: +1 800 464 4000  
Northern California Group #: 604494

**Kaiser Permanente –Southern CA**

Kaiser Foundation Health Plan, Inc.  
P.O. Box 7004  
Downey, CA 90242-0361  
Phone: +1 800 464 4000  
Southern California Group #: 232189

**Kaiser Permanente - CO**

Kaiser Foundation Health Plan of Colorado  
P.O. Box 373150  
Denver, CO 80237-9998  
Phone: +1 800 632 9700  
Colorado Group #: 35660

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**For questions about...**


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**Kaiser Permanente - GA**

Kaiser Permanente  
P.O. Box 370010  
Denver, CO 80237-9998  
Phone: +1 888 865 5813  
Georgia Group #: 10165

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**Kaiser Permanente – MAS (Virginia/Maryland/Washington D.C.)**

Kaiser Permanente  
P.O. Box 371860  
Denver, CO 80237-9998  
Phone: +1 800 777 7902  
Virginia/Maryland/Washington D.C. Group #: 23042

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**Kaiser Permanente – NW (Oregon and Southwest Washington)**

Kaiser Foundation Health Plan of the Northwest  
Kaiser Permanente Claims Administration  
P.O. Box 370050  
Denver, CO 80237-9998  
Phone: +1 800 813 2000  
Oregon and Southwest Washington Group #: 19847

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**Kaiser Permanente – Washington (Western Washington and Spokane area)**

Kaiser Foundation Health Plan of the Washington  
Kaiser Permanente Claims Administration  
P.O. Box 30766  
Salt Lake City, UT 84130-0766  
Phone: +1 888 901 4636  
Washington Group #: 25988

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**HMSA's Health Plan  
Hawaii Plus HMO*****Claims Administrator***

HMSA  
P.O. Box 860  
Honolulu, HI 96808-0860  
Phone: +1 808 948 6372  
Website: [www.hmsa.com](http://www.hmsa.com)  
Group #: 96770-1 and 96770-3 (COBRA)  
(Be sure to check your claim form or instructions for the address of the claims processing office.)

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**HMSA's Preferred Provider  
Plan*****Claims Administrator***

HMSA  
P.O. Box 860  
Honolulu, HI 96808-0860  
Phone: +1 808 948 6111  
Website: [www.hmsa.com](http://www.hmsa.com)  
Group #: 96770-1 and 96770-3 (COBRA)  
(Be sure to check your claim form or instructions for the address of the claims processing office.)

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**For questions about...**


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**Surest*****Claims Administrator***

Surest  
 P.O. Box 211758  
 Eagan, MN 55121  
 Phone: +1 866 683 6440  
 Website: Benefits.Surest.com  
 Group #: 78800361

***Pharmacy Benefits Manager***

CVS Caremark  
 One CVS Drive  
 Woonsocket, RI 02895  
 Phone: +1 844 449 0362  
 Website: www.caremark.com  
 Group #: 21CW

**Prescription Drug Programs:**

- Rx Savings Solutions  
 Phone: +1 800 268 4476  
 Website: <https://mmc.rxsavingsolutions.com>
- PrudentRx  
 Phone: +1 800 578 4403

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**My Benefits Service Center**
***COBRA Administrator***

For election forms and premium payments:

My Benefits Service Center  
 P.O. Box 2672  
 Omaha, NE 68108-2672

For all other correspondence:

My Benefits Service Center  
 P.O. Box 350  
 Conshohocken, PA 19428

Phone: +1 866 324 4087, any business day, 8:30 a.m. to 5:30 p.m., Eastern time.

Website: <http://www.cobra-link.com/>

***Retiree Medical Billing Administrator***

My Benefits Service Center  
 Phone: +1 866 324 4087, any business day, 8:30 a.m. to 5:30 p.m., Eastern time.

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**For questions about...**


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**Dental**


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**Dental Plan**
**Claims Administrator**

Metropolitan Life Insurance Company (MetLife)

One Madison Avenue

New York, NY 10010

Phone: +1 800 942 0854

 Website: [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) (enter "Marsh McLennan" in the account sign in box to enter your company name)

Standard Group #: 0313066

Premier Group#: 0313065

**Vision**


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**Vision Care Plan**
**Claims Administrator**

VSP

Phone: +1 800 877 7195

 Website: [www.vsp.com](http://www.vsp.com)

Group #: 40153086

**Spending Accounts**


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**Dependent Care Flexible Savings Account**
**Claims Administrator**

Spending Account Service Center

P.O. Box 350

Conshohocken, PA 19428

Phone: +1 866 324 4087

Fax: +1 888 788 1928

 Website: <https://trion.lh1ondemand.com>

Group #: 36-2668272

**Health Care Flexible Savings Account**
**Claims Administrator**

Spending Account Service Center

P.O. Box 350

Conshohocken, PA 19428

Phone: +1 866 324 4087

Fax: +1 888 788 1928

 Website: <https://trion.lh1ondemand.com>

Group #: 36-2668272

**Health Savings Account (HSA)**
**Claims Administrator**

Spending Account Service Center

P.O. Box 350

Conshohocken, PA 19428

Phone: +1 866 324 4087

Fax: +1 888 788 1928

 Website: <https://trion.lh1ondemand.com>

Group #: 36-2668272

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**For questions about...**


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Limited Purpose Health  
Care Flexible Savings  
Account

**Claims Administrator**

Spending Account Service Center  
P.O. Box 350  
Conshohocken, PA 19428  
Phone: +1 866 324 4087  
Fax: +1 888 788 1928  
Website: <https://trion.lh1ondemand.com>  
Group #: 36-2668272

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**Insurance**

Basic Life Insurance Plan

**Claims Administrator**

Metropolitan Life Insurance Company  
200 Park Avenue  
New York, NY 10166  
Group #: 1098400  
(Be sure to check your claim form for the address of the claims processing office.)

**Contacts****For general information:**

HR Services  
Phone: +1 866 374 2662, any business day, 8 a.m. to 8 p.m., Eastern time.

**For filing a claim:**

Metropolitan Life Insurance Company  
Group Life Claims  
P.O. Box 3016  
Utica, NY 13504

**For appealing a claim:**

Metropolitan Life Insurance Company  
Group Life Claims  
P.O. Box 3016  
Utica, NY 13504

**For converting your coverage:**

Metropolitan Life Insurance Company  
Phone: +1 877 275 6387

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**For questions about...**

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**Business Travel Accident  
Insurance Plan*****Claims Administrator***

National Union Fire Insurance Company of Pittsburgh, Pa (National Union), an AIG Company

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824 or +1 913 495 6520

Policy Number: MTA 9160537

***Contacts*****For filing a claim:**

National Union Fire Insurance Company of Pittsburgh, Pa (National Union), an AIG Company

AIG

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824 or +1 913 495 6520

Fax: +1 866 893 8574

Email: MTAClaimsSubmssions@aig.com

**For appealing a claim**

National Union Fire Insurance Company of Pittsburgh, Pa (National Union), an AIG Company

AIG

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824 or +1 913 495 6520

Fax: +1 866 893 8574

Email: MTAClaimsSubmssions@aig.com

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**For questions about...**

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**Group Variable Universal  
Life Insurance Plan  
(GVUL)****Claims Administrator**

Metropolitan Life Insurance Company  
 13045 Tesson Ferry Road  
 Mail Code A2-10  
 St Louis, MO 63128  
 Group #: 0105231

**Contacts****For general information:**

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time. [You will be transferred to a MetLife GVUL Customer Service Representative.]

Website: [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

Enter "Marsh McLennan GVUL." in the Account Sign in box.

**For filing a claim:**

Metropolitan Life Insurance Company  
 13045 Tesson Ferry Road  
 Mail Code A2-10  
 St Louis, MO 63128

**For appealing a claim:**

Metropolitan Life Insurance Company  
 13045 Tesson Ferry Road  
 Mail Code A2-10  
 St Louis, MO 63128

**For converting your coverage:**

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time. [You will be transferred to a MetLife GVUL Customer Service Representative.]

Website: [www.metlife.com/metlife-advice](http://www.metlife.com/metlife-advice)

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**Personal Excess Liability  
Insurance Plan****Claims Administrator**

Chubb Insurance Company  
 Group #: GPE-157342816

**Contacts****For general information:**

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time.

Website: [www.mmcvoluntarybenefits.com](http://www.mmcvoluntarybenefits.com)

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**For questions about...**

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**Voluntary AD&D Plan****Claims Administrator**

National Union Fire Insurance Company of Pittsburg, Pa (National Union), an AIG Company

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824 or +1 913 495 6520

Active Group #: PAI 0009131403-B

Retired Group #: PAI 0009132260-B

(Be sure to check your claim form for the address of the claims processing office.)

**Contacts****For filing a claim:**

National Union Fire Insurance Company of Pittsburg, Pa (National Union), an AIG Company

AIG

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824 or +1 913 495 6520

Email: ahclaims@aig.com

**For appealing a claim:**

National Union Fire Insurance Company of Pittsburg, Pa (National Union), an AIG Company

AIG

A&H Claims Division

P.O. Box 25987

Shawnee Mission, KS 66225

Phone: +1 800 551 0824 or +1 913 495 6520

Email: ahclaims@aig.com

**For converting your coverage:**

AIG – American Home Assurance Company

c/o Reuben Warner Associates

1655 Richmond Avenue

Staten Island, New York 10312

Phone: +1 800 421 3005

Fax: +1 718 477 7366

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**For questions about...**


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|---|---|
| <b>Basic Long Term Disability</b>                 | <p><b><i>Claims Administrator</i></b><br/> The Hartford Life and Accident Insurance Company<br/> P.O. Box 14306<br/> Lexington, KY 40512-4306<br/> Phone: +1 866 432 6727<br/> Fax: +1 866 411 5613<br/> Policy #: GLT-342134</p> <p><b>For filing an appeal:</b><br/> The Hartford Life and Accident Insurance Company<br/> Appeals Unit<br/> P.O. Box 14087<br/> Lexington, KY 40512-4087<br/> Fax: +1 855 339 7249</p> |
| <b>Long Term Disability<br/>Bonus Income Plan</b> | <p><b><i>Claims Administrator</i></b><br/> The Hartford Life and Accident Insurance Company<br/> P.O. Box 14306<br/> Lexington, KY 40512-4306<br/> Phone: +1 866 432 6727<br/> Fax: +1 866 411 5613<br/> Policy #: GLT-204034</p> <p><b>For filing an appeal:</b><br/> The Hartford Life and Accident Insurance Company<br/> Appeals Unit<br/> P.O. Box 14087<br/> Lexington, KY 40512-4087<br/> Fax: +1 855 339 7249</p> |
| <b>Optional Long Term<br/>Disability</b>          | <p><b><i>Claims Administrator</i></b><br/> The Hartford Life and Accident Insurance Company<br/> P.O. Box 14306<br/> Lexington, KY 40512-4306<br/> Phone: +1 866 432 6727<br/> Fax: +1 866 411 5613<br/> Policy #: GLT-342135</p> <p><b>For filing an appeal:</b><br/> The Hartford Life and Accident Insurance Company<br/> Appeals Unit<br/> P.O. Box 14087<br/> Lexington, KY 40512-4087<br/> Fax: +1 855 339 7249</p> |
| <b>Short Term Disability</b>                      | <p><b><i>Claims Administrator</i></b><br/> The Hartford Life and Accident Insurance Company<br/> HR Services<br/> (Leave Management Team)<br/> +1 866 374 2662</p>  |

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**For questions about...**

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**Individual Disability  
Insurance****Claims Administrator**

Unum Group  
 The Benefits Center  
 P.O. Box 100262  
 Columbia, SC 29202-3262  
 Phone: +1 888 226 7959 (Monday – Friday, 8:00 am to 8:00 pm ET)  
 Fax: +1 866 562 4794  
 Email: [benefitsintake@unum.com](mailto:benefitsintake@unum.com)  
[www.unum.com/claims](http://www.unum.com/claims)

**For filing an appeal:**

Unum Group  
 The Appeals Unit  
 PO Box 15112  
 Worcester, MA 01615-0112  
 Fax: +1 866 562 4794

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**Investment and  
Savings**

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**Employee Stock Purchase  
Plan**

For more information after stock is purchased, contact the Plan's service provider, Fidelity Investments:

Attn: Employee Stock Plan Services  
 100 Howe Drive  
 Mailzone HSGD  
 Covington, KY 41015  
 Website: [www.netbenefits.com](http://www.netbenefits.com)

**Contacts**

Stock Plan Services: +1 800 544 9354  
 TDD/Hearing Impaired: +1 800 610 4015

**Outside the United States:**

**Stock Plans Services International: [Fidelity.com/globalcall](http://Fidelity.com/globalcall)**

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**Benefit Equalization Plan**

Plan Administrator – Benefit Equalization Plan  
 c/o Global Benefits Department, 31<sup>st</sup> Floor  
 Marsh McLennan  
 1166 Avenue of the Americas  
 New York, NY 10036

**For appealing a claim:**

Plan Administrator – Benefit Equalization Plan  
 c/o Global Benefits Department, 31<sup>st</sup> Floor  
 Marsh McLennan  
 1166 Avenue of the Americas  
 New York, NY 10036

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| <b>For questions about...</b>  |   |
|--|---|
| <b>Marsh &amp; McLennan Companies Retirement Plan</b>                      | <p><b>Contacts</b></p> <p><b>For filing a claim:</b><br/>           Plan Administrator – Marsh &amp; McLennan Companies Retirement Plan<br/>           c/o Global Benefits Department, 31<sup>st</sup> Floor<br/>           Marsh McLennan<br/>           1166 Avenue of the Americas<br/>           New York, NY 10036</p> <p><b>For appealing a claim:</b><br/>           Plan Administrator – Marsh &amp; McLennan Companies Retirement Plan<br/>           c/o Global Benefits Department, 31<sup>st</sup> Floor<br/>           Marsh McLennan<br/>           1166 Avenue of the Americas<br/>           New York, NY 10036</p>   |
| <b>Marsh &amp; McLennan Companies 401(k) Savings &amp; Investment Plan</b> | <p><b>Contacts</b></p> <p><b>For filing a claim:</b><br/>           Plan Administrator – Marsh &amp; McLennan Companies 401(k) Savings &amp; Investment Plan<br/>           c/o Global Benefits Department, 31<sup>st</sup> Floor<br/>           Marsh McLennan<br/>           1166 Avenue of the Americas<br/>           New York, NY 10036</p> <p><b>For appealing a claim:</b><br/>           Plan Administrator – Marsh &amp; McLennan Companies 401(k) Savings &amp; Investment Plan<br/>           c/o Global Benefits Department, 31<sup>st</sup> Floor<br/>           Marsh McLennan<br/>           1166 Avenue of the Americas<br/>           New York, NY 10036</p> |
| <b>MMA 401(k) Savings &amp; Investment Plan</b>                            | <p><b>Contacts</b></p> <p><b>For filing a claim:</b><br/>           Plan Administrator – MMA 401(k) Savings &amp; Investment Plan<br/>           c/o Global Benefits Department, 31<sup>st</sup> Floor<br/>           Marsh McLennan<br/>           1166 Avenue of the Americas<br/>           New York, NY 10036</p> <p><b>For appealing a claim:</b><br/>           Plan Administrator – MMA 401(k) Savings &amp; Investment Plan<br/>           c/o Global Benefits Department, 31<sup>st</sup> Floor<br/>           Marsh McLennan<br/>           1166 Avenue of the Americas<br/>           New York, NY 10036</p>   |

| <b>For questions about...</b>                     |   |
|---|---|
| <b>Supplemental Savings &amp; Investment Plan</b> | <p><b>Contacts</b></p> <p><b>For filing a claim:</b><br/>Plan Administrator – Supplemental Savings &amp; Investment Plan<br/>c/o Global Benefits Department, 31<sup>st</sup> Floor<br/>Marsh McLennan<br/>1166 Avenue of the Americas<br/>New York, NY 10036</p> <p><b>For appealing a claim:</b><br/>Plan Administrator – Supplemental Savings &amp; Investment Plan<br/>c/o Global Benefits Department, 31<sup>st</sup> Floor<br/>Marsh McLennan<br/>1166 Avenue of the Americas<br/>New York, NY 10036</p> |
| <b>Supplemental Retirement Plan</b>               | <p>Plan Administrator – Supplemental Retirement Plan<br/>c/o Global Benefits Department, 31<sup>st</sup> Floor<br/>Marsh McLennan<br/>1166 Avenue of the Americas<br/>New York, NY 10036</p> <p><b>For appealing a claim:</b><br/>Plan Administrator – Supplemental Plan<br/>c/o Global Benefits Department, 31<sup>st</sup> Floor<br/>Marsh McLennan<br/>1166 Avenue of the Americas<br/>New York, NY 10036</p>  |
| <b>Voluntary Offerings</b>                        |   |
| <b>Accident Insurance</b>                         | <p><b>Claims Administrator</b><br/>Metropolitan Life Insurance Company<br/>P.O. Box 80826<br/>Lincoln, NE 68501-0826<br/>Phone: +1 800 GET MET8 (+1 800 438 6388)<br/>Website: <a href="https://www.metlife.com/info/mmc">https://www.metlife.com/info/mmc</a></p>  |
| <b>Choice Auto and Home Insurance Program</b>     | <p>To receive a quote, apply for coverage, or ask questions:<br/><b>Contact</b><br/>Mercer Voluntary Benefits (provided by Mercer Health &amp; Benefits Administration)<br/>Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time.<br/>Website: <a href="http://www.mmvoluntarybenefits.com">www.mmvoluntarybenefits.com</a></p>   |
| <b>Critical Illness</b>                           | <p><b>Claims Administrator</b><br/>Metropolitan Life Insurance Company<br/>P.O. Box 80826<br/>Lincoln, NE 68501-0826<br/>Phone: +1 800 GET MET8 (+1 800 438 6388)<br/>Website: <a href="https://www.metlife.com/info/mmc">https://www.metlife.com/info/mmc</a></p>  |

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**For questions about...**


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**Hospital Indemnity****Claims Administrator**

Metropolitan Life Insurance Company  
P.O. Box 80826  
Lincoln, NE 68501-0826  
Phone: +1 800 GET MET8 (+1 800 438 6388)  
Website: <https://www.metlife.com/info/mmc>

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**Identity Protection Benefit Program**

Allstate Identity Protection  
7350 N Dobson Rd  
Suite 101  
Scottsdale, AZ 85256

**Contact**

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time.

Website: [www.mmcvoluntarybenefits.com](http://www.mmcvoluntarybenefits.com)

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**Legal Assistance Plan****Claims Administrator**

MetLife Legal Plans  
1111 Superior Avenue  
Cleveland, OH 44114-2507  
Phone: +1 800 535 4137  
Website: [www.mmcvoluntarybenefits.com](http://www.mmcvoluntarybenefits.com)

Group #: 130

(This is the main business address for the Administrator. Be sure to check your claim form or instructions for the address of the claims processing office.)

**Contacts****For filing a claim:**

MetLife Legal Plans  
1111 Superior Avenue  
Cleveland, OH 44114-2507

**For appealing a claim:**

MetLife Legal Plans  
1111 Superior Avenue  
Cleveland, OH 44114-2507

**For converting your coverage:**

MetLife Legal Plans  
Phone: +1 800 535 4137  
Website: [www.mmcvoluntarybenefits.com](http://www.mmcvoluntarybenefits.com)

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**For questions about...**


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**Personal Life Insurance Plan****Claims Administrator**

Unum  
 1 Fountain Square  
 Chattanooga, TN 37402  
 Phone: +1 800 635 5597  
 Group #: 0008604789

**Contact**

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time.

**Contacts****For filing a claim:**

Unum  
 The Benefits Center  
 P.O. Box 100158  
 Columbia, SC 29202-3158  
 Phone: +1 800 635 5597  
 Fax: +1 800 447 2498

**For appealing a claim:**

Unum  
 The Benefits Center  
 Appeals Unit – 1 North  
 P.O. Box 180136  
 Chattanooga, TN 37401-3030  
 Fax: +1 423 755 8383

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**Pet Insurance Plan****Claims Administrator**

Nationwide®  
 Website: <http://benefits.petinsurance.com/mmc-pr>

**Contacts****For general information:**

Mercer Voluntary Benefits (provided by Mercer Health & Benefits Administration)

Phone: +1 800 225 2265, any business day, 8 a.m. to 9 p.m. and Saturdays 8 a.m. to 2 p.m. Eastern time.

Website: [www.mmcvoluntarybenefits.com](http://www.mmcvoluntarybenefits.com)

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**Additional Programs****Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service**

The Ayco Company, L.P., A Goldman Sachs Company  
 100 Coliseum Drive  
 Cohoes, NY 12047  
 Phone: +1 800 235 3417. Normal business hours are Monday through Friday, 8:00 a.m. – 5:00 p.m. Eastern time, with evening appointments available.

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**For questions about...**


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**Teladoc Medical Experts Program**
***Claims Administrator***

Teladoc Medical Experts  
 1250 Hancock Street  
 Quincy, MA 02169  
 Phone: +1 800 835 2362  
 Website: [www.teladoc.com/MedicalExperts](http://www.teladoc.com/MedicalExperts)

***Contacts***
**For filing a claim:**

Teladoc Medical Experts  
 1250 Hancock Street  
 Quincy, MA 02169

**For appealing a claim:**

Teladoc Medical Experts  
 1250 Hancock Street  
 Quincy, MA 02169

**For COBRA coverage:**

My Benefits Service Center  
 Phone: +1 866 324 4087

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**Bright Horizons Family Solutions**

Bright Horizons Back-Up Care  
 Bright Horizons Enhanced Family Supports  
 Phone: +1 877 242 2737 – 24 hours a day, 7 days a week  
 Website: Go to [clients.brighthorizons.com/mmc](http://clients.brighthorizons.com/mmc)  
 First time user: Employer Username is MMCo and Employer Password is 4Backup. Upon registration, create a Username and Password.

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**For questions about...**


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**Employee Assistance  
Program (EAP)**
**Claims Administrator**

Cigna Behavioral Health  
3636 Nobel Drive Suite 150  
San Diego, CA 92122  
Phone: +1 800 382 3432

**Contacts**
**For filing a claim:**

Cigna Behavioral Health  
3636 Nobel Drive Suite 150  
San Diego, CA 92122

**For appealing a claim:**

Cigna Behavioral Health  
3636 Nobel Drive Suite 150  
San Diego, CA 92122

**For COBRA coverage:**

My Benefits Service Center  
Phone: +1 866 324 4087

Website: [www.mycigna.com](http://www.mycigna.com)

The Employer ID is **mmc**. The Employer ID is needed only for initial registration. Under "What best describes you", select "I want to register for the Employee Assistance Program ONLY". Upon registration, create a User ID and Password.

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**Family Resource Program**

Care.com

Phone: +1 800 277 1032

Website: [www.care.com/yourbenefits](http://www.care.com/yourbenefits)

First time user: Select **Marsh McLennan** for Employer Name and enter email address. You will also need your Employee ID.

Email: [cfbhelp@care.com](mailto:cfbhelp@care.com)

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**For questions about...**


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**Health Advocate Program****Claims Administrator**

Health Advocate

3043 Walton Road, Suite 150

Plymouth Meeting, PA 19426

Phone: +1 866 799 2488

Website: [www.healthadvocate.com/members](http://www.healthadvocate.com/members)

First time user: Enter Marsh McLennan and click continue. Click on register now to create a username and password.

**Contacts****For filing a claim:**

Health Advocate

3043 Walton Road, Suite 150

Plymouth Meeting, PA 19426

**For appealing a claim:**

Health Advocate

3043 Walton Road, Suite 150

Plymouth Meeting, PA 19426

**For COBRA coverage:**

My Benefits Service Center

Phone: +1 866 324 4087

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**MSK Direct Program**

MSK Direct

Hours: Any business day, from 8:00 a.m. to 6:00 p.m. Eastern time

Phone: +1 844 MMC 2MSK (+1 844 662 2675)

Website: <https://www.mskcc.org/direct/mskdirectforyou>


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**Sword Health Prevention Program**

Sword Health

Hours: Monday through Friday, 9:00 am to 6:00 pm Eastern time

Phone: +1 888 492 1860

Website: [join.swordhealth.com/mm/](http://join.swordhealth.com/mm/)Email: [help@swordhealth.com](mailto:help@swordhealth.com)


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**Transportation Reimbursement Incentive Program (TRIP)**

HealthEquity

Phone: +1 877 924 3967, 24/7 (with the exception of Federal Holidays)

Website: [www.healthequity.com](http://www.healthequity.com)

Click on Login, select WageWorks and click on Employee Login.

First time user: select register. Returning user: enter username and password.

Group #: 1732

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**Educational Programs**


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**Scholarship Program**

National Merit Scholarship Corporation

Phone: +1 847 866 5100